

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

**1** Valuation of Security   **0** Assumption of Executory Contract or Unexpired Lease   **2** Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **19-25502**

Judge \_\_\_\_\_

**Lombardi, Joseph & Lombardi, Lorie A.**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **January 21, 2022**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MCC**

Initial Debtor: **JL**

Initial Co-Debtor: **LAL**

**Part 1: Payment and Length of Plan**

- a. The debtor has paid **\$15,125.00** to date and then shall pay \$ **400.00** per **month** to the Chapter 13 Trustee, starting on **2/01/2022** for approximately **6** months and then \$ **1,370.00** per **month** the Chapter 13 Trustee, starting on **8/01/2022** for approximately **49** months .
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
☐ Refinance of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
☐ Loan modification with respect to mortgage encumbering property  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Gillman, Bruton &amp; Capone, LLC</b>	<b>Counsel Fees</b>	<b>Counsel fees are to be paid hourly at \$425/hour. Prior Fee Orders in the total amount of \$9,979.00 were entered with those fees to be paid through the plan. Counsel estimates another</b>

		<b>\$1,800.00 will be added to the plan</b>
<b>Internal RevenueService</b>	<b>Taxes</b>	<b>9,477.77</b>
<b>State of NJ- Div of Taxation</b>	<b>Taxes</b>	<b>2,433.81</b>
<b>State of NY- Dept of Finance</b>	<b>Taxes</b>	<b>484.30</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<b>None</b>			

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Mr Cooper</b>	17 London Dr, Jackson, NJ 08527-2615	<b>9,763.59</b> <b>*plus</b> <b>\$14,797.62</b> <b>as per</b> <b>Order</b> <b>resolving</b> <b>Automatic</b> <b>Stay</b> <b>entered on</b> <b>May 26,</b> <b>2021</b>	<b>0.00%</b>	<b>24,561.21</b>	<b>2,153.97</b>

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Americredit/ GM Financial</b>	<b>2014 Honda Accord</b>	<b>458.00</b>	<b>0.00%</b>	<b>458.00</b>	<b>334.43</b>
<b>Esb/Harley Davidson Credit</b>	<b>2008 Harley Davidosn FXSTSSE</b>	<b>1,432.37</b>	<b>0.00%</b>	<b>1,432.37</b>	<b>240.45</b>
<b>Esb/Harley Davidson Credit</b>	<b>2016 Harley Davidson XL1200X Sportster</b>	<b>732.14</b>	<b>0.00%</b>	<b>732.14</b>	<b>181.01</b>
<b>Nationstar/Mr. Cooper</b>	<b>171 Lilac Ct, Jackson, NJ 08527-2564</b>	<b>3,295.45</b>	<b>0.00%</b>	<b>3,295.45</b>	<b>972.00</b>
<b>Sixty Acre Reserve Condo</b>	<b>171 Lilac Ct, Jackson, NJ</b>	<b>11,196.67</b>	<b>0.00%</b>	<b>11,196.67</b>	<b>210.00</b>

<b>Assoc</b>	<b>08527-2564</b>				
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**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
<b>None</b>				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [ ] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>TD Bank</b>	17 London Dr, Jackson, NJ 08527-2615	<b>89,559.46</b>	<b>286,167.00</b>	<b>327,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00</b>
<b>NJDOT</b>	17 London Dr, Jackson, NJ 08527-2615	<b>7651.13</b>	<b>286,167.00</b>	<b>417,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00</b>

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender [ ] NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>Wells Fargo Dealer Services</b>	<b>2013 Nissan Altima</b>	<b>7,175.00</b>	<b>0.00</b>

**f. Secured Claims Unaffected by the Plan [ ] NONE**

The following secured claims are unaffected by the Plan:  
**Chase Auto**

**g. Secured Claims to Be Paid in Full Through the Plan [X] NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

**Part 5: Unsecured Claims [X] NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

**Part 6: Executory Contracts and Unexpired Leases [ ] NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Motor Credit	573.94	2017 Lexus NX		199.70

**Part 7: Motions [ ] NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [ ] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
TD Bank	17 London Dr, Jackson, NJ 08527-2615	89,559.46	286,167.0 0	327,000.00	0.00	89,559.46
NJDOT	17 London Dr, Jackson, NJ 08527-2615	7,651.13	286,167.0 0	417,000.00	0.00	7,651.13

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Standing Trustee [ ] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification [ ] NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/22/2021

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
<b>Mr. Lombardi has been informed that his employer the NY Daily News is closing the plant he has worked at for 35 years in March 2022. He is out of a job, thus plan decreases trustee payments for 6 months to allow him to find new employment .</b>	<b>Makes plan a step-up plan. Payments decrease for 6 months and then increase over final 49 months of plan.</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

#### Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 21, 2022

/s/ Joseph Lombardi

Debtor

Date: January 21, 2022

/s/ Lorie A. Lombardi

Joint Debtor

Date: January 21, 2022

/s/ Marc C. Capone

Attorney for the Debtor(s)

In re:  
Joseph Lombardi  
Lorie A Lombardi  
Debtors

Case No. 19-25502-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 17, 2022

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Lombardi, Lorie A Lombardi, 17 London Drive, Jackson, NJ 08527-2615
cr	+ Sixty Acre Reserve Condominium Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
cr	+ Toyota Motor Credit Corporation as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
518401219	+ Credit One Bank Na/LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
518401220	+ Dept of Taxation & Finance, NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127
518401221	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518401223	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518450035	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518401230	Macy's, PO Bo x9001094, Louisville, KY 40290
518401231	+ McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518401232	+ Mercantile Adjustment Bureau, PO Box 9055, Buffalo, NY 14231-9055
518401235	+ Midland Funding/Best Buy, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518401236	+ Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518474949	+ NATIONSTAR MORTGAGE LLC DBA MR COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
518416175	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518401237	+ Nationstar/Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518401238	+ New Jersey Natural Gas, PennCredit, PO Box 69703, Harrisburg, PA 17106-9703
518447490	+ New York State Dept of Taxation, POB 5300, Albany, NY 12205-0300
518401239	+ Nissan, PO Box 742658, Cincinnati, OH 45274-2658
518401242	+ Portfolio- The Home Depot, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
518401243	+ Sixty Acre Reserve Condo Assoc, Taylor Management Company, 1 Nature Blvd, Jackson, NJ 08527-4100
518581898	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518401245	+ TD Bank, PO Box 16029, Lewiston, ME 04243-9507
518401246	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518401247	+ Tenaglia & Hunt, P.A., 395 West Passaic St. Suite 205, Rochelle Park, NJ 07662-3016
518463945	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518401249	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518401250	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
518516674	+ U.S.BANK TRUST NATIONAL ASSOCIATION, FAY SERVICING, LLC, P.O. BOX 814609, Dallas, TX 75381-4609
518479780	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518478062	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518401251	+ Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 17 2022 20:30:00	U.S. Bank Trust National Association, RAS Crane,



District/off: 0312-3

User: admin

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			LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518424043	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 17 2022 20:30:00	Americredit Financial Services, Inc., Db GM Financial, P.O Box 183853, Arlington, TX 76096
518401215	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2022 20:34:40	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518454318	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 20:34:54	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518482062	Email/PDF: bncnotices@becket-lee.com	Feb 17 2022 20:34:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401217	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2022 20:30:00	Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789
518401218	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 17 2022 20:34:41	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
518514863	Email/Text: bnc-quantum@quantum3group.com	Feb 17 2022 20:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518401222	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 17 2022 20:30:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
518401224	+ Email/Text: fggbanko@fgny.com	Feb 17 2022 20:30:00	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518401225	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 17 2022 20:30:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
518450035	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 17 2022 20:30:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518401226	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 17 2022 20:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518401216	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:35:01	Chase Auto, Po Box 901003, Ft Worth, TX 76101
518401227	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 17 2022 20:29:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518401228	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 17 2022 20:29:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518424901	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 20:34:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518401229	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 20:34:56	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
518427244	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2022 20:34:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518401233	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2022 20:35:00	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
518401234	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518512292	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518506928	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2022 20:30:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
518431817	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:35:01	OneMain, PO Box 3251, Evansville, IN 47731-3251
518401241	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 20:34:38	Onemain, PO Box 742536, Cincinnati, OH 45274-2536
518510012	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0312-3

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		Feb 17 2022 20:35:04	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518497140	Email/Text: bnc-quantum@quantum3group.com	Feb 17 2022 20:30:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518401244	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 17 2022 20:30:00	State of NJ- Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057
518463945	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 17 2022 20:30:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518401248	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 17 2022 20:30:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
518497756	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2022 20:35:04	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518401240		Onemain
518401252		Wff Cards
cr	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518500833	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank Trust National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Feb 17, 2022

Form ID: pdf901

Total Noticed: 63

Denise E. Carlon

on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation as servicing agent for Toyota Lease Trust bk@stewartlegalgroup.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com

Marc C Capone

on behalf of Debtor Joseph Lombardi ecf@gbclawgroup.com  
mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com

Marc C Capone

on behalf of Joint Debtor Lorie A Lombardi ecf@gbclawgroup.com  
mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com

Marlena S. Diaz-Cobo

on behalf of Creditor Sixty Acre Reserve Condominium Association Inc. collections@theassociationlawyers.com

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com  
HWBKnewyork@ecf.courtdrive.com

Ramanjit K. Chawla

on behalf of Creditor State Of New Jersey Division Of Taxation ramanjit.chawla@dol.lps.state.nj.us

Rebecca Ann Solarz

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor U.S. Bank Trust National Association sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16